

Information to identify the case:			
Debtor 1:	Tammy L. Straughn		Social Security number or ITIN: xxx-xx-9237
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 11/7/24
Case number:	24-22746-GLT		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Tammy L. Straughn	
2. All other names used in the last 8 years		
3. Address	152 Edgewood Avenue Grove City, PA 16127	
4. Debtor's attorney Name and address	Donald R. Calaiaro Calaiaro Valencik 938 Penn Avenue, Suite 501 Pittsburgh, PA 15222-3708	Contact phone 412-232-0930 Email: dcalaiaro@c-vlaw.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 412-644-2700 Date: 11/22/24

For more information, see page 2

In re:
Tammy L. Straughn
Debtor

Case No. 24-22746-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 22, 2024

User: auto
Form ID: 309iPGH

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2024:

Recip ID	Recipient Name and Address
db	+ Tammy L. Straughn, 152 Edgewood Avenue, Grove City, PA 16127-1657
aty	+ Brent J. Lemon, 125 Warrendale Bayne Road, Suite 200, Warrendale, PA 15086-6504
16457720	Automated Fueling, 645 Route 422, New Castle, PA 16101
16457724	+ Cascade Express, 500 S. Cascade Street, New Castle, PA 16101-4242
16457728	+ Deutsche Bank National Trust Company, c/o Michael T. McKeever, Esquire, KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
16457729	+ Deytsche Bank National Trust Company, c/o Michael T. McKeever, Esquire, KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
16457730	+ Discover Card, P.O. Box 71081, Charlotte, NC 28272-1081
16457733	+ JT Trucking, Inc., 637 Branchton Road, Slippery Rock, PA 16057-2220
16457734	+ Keystone Spring, 112 35th Street, Pittsburgh, PA 15201-1900
16457735	+ LENDINGPOINT, 1201 ROBERTS BLVD, SUITE 200, KENNESAW GA 30144-3612 address filed with court:, Lending Point LLC, 1201 Roberts Boulevard, Building B200, Kennesaw, GA 30144
16457736	+ One Call Rentals, c/o Donald L. Phillips, Esquire, 800 Lawyers Building, 428 Forbes Avenue, Pittsburgh, PA 15219-1614
16457739	+ S&G Gas & Oil, 205B South Duffy Road, Butler, PA 16001-2789
16457740	+ Select Portfolio Servicing Inc., 3217 S. Decker Lake Drive, Salt Lake City, UT 84199-0001
16457742	TN Commerce Bank, 381 Mallory Street, Suite 207, Franklin, TN 37067
16457741	+ Thomas J. Bashara, II, Esquire, 14 North Mercer Street, Suite 300, New Castle, PA 16101-3730
16457743	+ Triangle Gasoline, P.O. Box 30, Butler, PA 16003-0030

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dcalaiaro@c-vlaw.com	Nov 23 2024 00:54:00	Donald R. Calaiaro, Calaiaro Valencik, 938 Penn Avenue, Suite 501, Pittsburgh, PA 15222-3708
tr	+ Email/Text: bnc@chapter13trusteedwpa.com	Nov 23 2024 00:55:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Nov 23 2024 04:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 23 2024 00:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 23 2024 04:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 23 2024 00:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov		

District/off: 0315-2

User: auto

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Date Rcvd: Nov 22, 2024

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Total Noticed: 34

		Nov 23 2024 00:56:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
16457719	^ MEBN		
		Nov 22 2024 23:48:10	ATG Credit, 1700 W Cortland St., Ste. 205, Chicago, IL 60622-1200
16457721	EDI: BANKAMER		
		Nov 23 2024 04:43:00	Bank of America, 4060 Ogletown, Newark, DE 19713
16457722	+ EDI: TSYS2		
		Nov 23 2024 04:43:00	Barclay Bank, 125 S. West Street, Wilmington, DE 19801-5014
16457723	+ EDI: CAPITALONE.COM		
		Nov 23 2024 04:43:00	Capital One, P.O. Box 70884, Charlotte, NC 28272-0884
16457725	^ MEBN		
		Nov 22 2024 23:49:06	Chrysler Capital, P.O. Box 961211, Fort Worth, TX 76161-0211
16457726	+ Email/PDF: creditonebknotifications@resurgent.com		
		Nov 23 2024 00:10:11	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
16457727	+ EDI: MAXMSAIDV		
		Nov 23 2024 04:43:00	Department of Ed/AIDV, P.O Box 300001, Greenville, TX 75403-3001
16460366	EDI: DISCOVER		
		Nov 23 2024 04:43:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
16457731	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com		
		Nov 23 2024 00:55:00	First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401
16457732	+ EDI: AMINFOFP.COM		
		Nov 23 2024 04:43:00	First Premier Bank, ATTN: Bankruptcy Dept., PO Box 5524, Sioux Falls, SD 57117-5524
16457735	Email/Text: Bkynotices@lendingpoint.com		
		Nov 23 2024 00:55:00	Lending Point LLC, 1201 Roberts Boulevard, Building B200, Kennesaw, GA 30144
16459119	Email/PDF: resurgentbknotifications@resurgent.com		
		Nov 23 2024 00:09:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16457737	+ EDI: PENNDEPTREV		
		Nov 23 2024 04:43:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
16457737	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Nov 23 2024 00:56:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
16457738	+ Email/Text: bankruptcy@petalcard.com		
		Nov 23 2024 00:55:00	Petal Card Inc., P.O. Box 105168, Atlanta, GA 30348-5168

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, as Trustee f

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: auto

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2004-HE4, Mortgage Pass-Through Certificates, Series 2004-HE4 blemon@kmlawgroup.com, lemondropper75@hotmail.com
Donald R. Calaiaro	on behalf of Debtor Tammy L. Straughn dcalaiaro@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;apratt@c-vlaw.com;ncalaiaro@c-vlaw.com;aopoku@c-vlaw.com;Calaiaro.DonaldR.R141044@notify.bestcase.com;amoody@c-vlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 4